



Docket No. 1095.1071

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Shuji OYAMA, et al.

Serial No. 08/825,565

Group Art Unit: 3621

Confirmation No. 1113

Filed: March 31, 1997

Examiner: Backer, Firmin

For: APPARATUS AND METHOD FOR GRANTING ACCESS TO NETWORK-BASED
SERVICES BASED UPON EXISTING BANK ACCOUNT INFORMATION (AS
AMENDED)

AMENDMENT

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

This is in response to the Office Action mailed October 1, 2003, and having a period for response set to expire on January 2, 2004 (January 1, 2004 being a Holiday).

The following amendments and remarks are respectfully submitted. Reconsideration of the claims is respectfully requested.

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 7 of this paper.

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GROUP 3600

Handwritten notes: #27/H, 2-11-04, mee